

PENSION POACHING

It's unfortunate to realize that there are predatory people who may manipulate you and attempt to take your pension, but it is something that veterans must be aware of. Be mindful that all of us can be susceptible to these scammers.

The US Department of Veterans Affairs (VA) pension exists to help financially disadvantaged wartime Veterans and their survivors.

Individuals and organizations are **AVAILABLE TO HELP YOU FILE A VA pension claim free of CHARGE. A SEARCHABLE LIST OF** VA-accredited representatives including Veterans Service Organizations, agents, and attorneys is available at the VA Office of General Counsel website:

www.va.gov/ogc/apps/accreditation/index.asp.

BE AWARE

Be cautious if someone offers to move your assets around for you to qualify for VA pension. This type of scam is often directed toward Veterans and family members who do not actually qualify for VA pension. You could be required to repay these benefits to the government.

EXAMPLES OF POSSIBLE PENSION POACHING SCAMS

- Organizations that cold call Veterans, charge money for assisting with a VA pension claim, and take credit card information from Veterans over the telephone.
- People who charge as much as \$6,000 upfront to represent claimants before VA, with a percentage of any eventual back payment from USDVA as a portion of the ultimate fee.
- Simple Steps to Protect You Against Pension Poaching Scams:
 - Step 1: Look for signs of pension poaching scams.
 - Step 2: Hang up the phone and take note of the number that called you.
 - Step 3: Contact your CVSO to report the incident and ask any questions you may have about protecting yourself and your loved ones about these types of scams in the future.

Case Example: You have been contacted by an organization claiming to help you with your VA pension. While on the phone, they ask for your credit card information and say they will charge upfront for their services. You see the key red flags of a possible Pension Poaching Scam: asking

for credit card information over the phone and saying they'll charge a large amount of money upfront. You know that in the moment, it may seem they have your best interests in mind and want to help you apply for VA pension benefits, but you see it for the scam it is. You immediately hang up the phone and contact your CVSO to report the incident and ask any questions you may have.

Not all veterans are able to avoid pension poaching scams. If you believe that you are a victim of a pension poaching scam and are eligible for VA pension benefits, VA-accredited representatives are available to help you file a claim for free. Even if you are not eligible, they may help you with next steps. You can also contact the California Department of Justice to file a complaint.

It is important to act with caution in these situations, to be educated on the red flags of scams and how you should respond. You should never share your personal information (including credit card and social security number) over the phone, especially with someone you don't know. Instead, it is highly recommended that you use trusted VA services and resources for VA pension-related questions.

For more information about VA pension eligibility requirements—which include special monthly pension benefits—go to www.benefits.va.gov/pension or call 1-800-827-1000.

RESOURCES

FIND A VA FACILITY

Use the [facility locator](#) or call 1-877-222-VETS (8387).

CONTACT YOUR COUNTY VETERANS SERVICE OFFICE

CalVet strongly recommends you work with the CVSO nearest you. Your CVSO can guide you through the benefits and services available as well as help connect you with other local resources.

The County Veterans Service Offices (CVSO) are locally funded agencies established to assist veterans and their families in obtaining benefits and services accrued through military service.

These County Veteran Service Offices promote the interest and welfare of veterans, their dependents, and their survivors by enhancing their quality of life through counseling, education, benefits assistance, and advocacy. They connect veterans to their benefits by assisting in their interactions with the VA.

FOR MORE INFORMATION:

Visit the [CalVet](#) website for more information, OR

Find the [CVSO](#) closest to you.

VA HOTLINES

[Veterans Crisis Line](#)

- 800-273-TALK (8255), or
- Text: 838255

[Combat Call Center](#)

- 877-WAR-VETS (927-8387)

[Women Veterans Call Center](#)

- 855-VA-WOMEN (829-6636)